

Other Penalties Paid (since 1/1/95)**Report Date: February 15, 2005**

Name	Related to License No.	Date	Amount of Penalty	Reason
Accent Management Group, LLC	MB - 841	6/4/2003	\$2,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Accent Mortgage Services, Inc.
Alan B. Shoemaker	MLB - 385	7/10/1997	\$1,000	Failure to obtain approval prior to acquiring more than 25% of stock in Colonial Mortgage Group, LLC
AMRESKO, Inc.	ML - 304	11/13/1998	\$1,000	Failure to obtain approval prior to acquiring the stock of Amerigroup Mortgage Corporation
Anthony Robert Scardeletti	MB - 1701	1/10/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Washington Capital Financial Corp.
Benjamin M. Lyons	MLB - 655	12/18/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Fidelity First Lending, Inc.
Bing Sing D. Wang	MB - 2170	9/29/2004	\$1,000	Failure to obtain approval prior to acquiring membership interests in Lifetime Financial Services, LLC, in violation of §6.1-416.1
Bingham Financial Services Corporation	ML - 252	3/20/2002	\$1,000	Failure to obtain approval prior to acquiring the stock of Dynex Financial, Inc. (now known as Origen Financial, Inc.
BNC Holdings, Inc.	MLB - 535	10/30/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of BNC Mortgage, Inc.
Brice A. Halbrook	MB - 938	5/9/2002	\$1,000	Failure to obtain approval prior to acquisition of 50% of stock in Townsend & Wright Mortgage Corporation (now known as Townsend & Halbrook Mortgage Corporation)

Brian Maller	MB - 1451	1/31/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% ownership of Anderson Home Mortgage Corporation
C. Richard Bell	MLB - 303	2/28/1997	\$500	Failure to obtain approval prior to acquiring more than 25% of stock in Capitol Mortgage Bankers
Chris Kirchner	MLB - 385	7/10/1997	\$1,000	Failure to obtain approval prior to acquiring more than 25% of stock in Colonial Mortgage Group, LLC
David J. Oliverio	MLB - 657	1/8/2004	\$1,000	Failure to obtain approval prior to acquisition of 50% of the stock of 1st American Mortgage, Inc. d/b/a CU Mortgage Group
Deidre A. Connor	MB - 1844	6/4/2003	\$500	Failure to obtain approval prior to acquiring more than 25% of the stock of Carnegie Financial Group d/b/a Captial Investment Group
Dennis R. Brown	MB - 587	11/13/1998	\$1,000	Failure to obtain approval prior to acquiring the stock of Chesapeake 1st Mortgage Corporation
Donald W. Tidd	MB - 1823	1/30/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Dominion Mortgage Corporation
Edwin E. Hosier, Jr.	MLB - 796	10/3/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Concorde Acceptance Corporation
Farbod Smith Zohouri	MLB - 856	6/20/2003	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Znet Financial, LLC
Fidelity Funding Acquisition Corporation	MLB - 436	11/8/1999	\$1,000	Failure to obtain approval prior to acquiring the stock of Fidelity Funding Mortgage Corporation
First National Home Finance Corporation	ML - 334	2/12/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of Lendex, Inc.

Frank A. Novak	MB - 1403	8/28/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of American Mortgage and Investment Corporation
George P. Emerson, Jr.	ML - 370	10/31/2001	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Mortgage Virginia, LLC
Gilbert J. Barteau	MLB - 796	10/3/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Concorde Acceptance Corporation
Jim C. Hodge	MLB - 592	1/8/2004	\$15,000	Failure to obtain approval prior to acquisition of more than 25% of stock in Allied Home Mortgage Capital Corporation
John T. Rogers	MB - 537	4/5/1996	\$500	Failure to obtain approval prior to acquisition of stock in American Finance & Investments, Inc.
Joseph E. Dunn	MLB - 410	7/10/1997	\$500	Failure to obtain approval prior to acquiring more than 25% of stock in Superior Mortgage Corporation
Joseph J. Iacobelli	MLB - 991	1/10/2005	\$1,000	Failure to obtain approval prior to acquiring more than 25% ownership of Premier Mortgage Group, LLC
Larry F. Pratt	MLB - 136	12/29/1997	\$500	Failure to obtain approval prior to acquiring the stock on First Savings Mortgage Corporation
Michael J. Rappaport	MLB - 591	7/6/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Residential Lending Corporation
Michael Joseph	MLB - 385	7/10/1997	\$1,000	Failure to obtain approval prior to acquiring more than 25% of stock in Colonial Mortgage Group, LLC
Michael R. Berte	MLB - 773	5/24/2004	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the ownership of Home Capital, in violation of §6.1-416.1

Morris E. Sampson	MLB - 243	9/3/2002	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Kenwood Associates, Inc.
Mortgage Servicing Acquisition Corp.	MLB - 386	4/5/1996	\$500	Failure to obtain approval prior to acquisition of stock in B First Residential Corp.
Specialty Finance Partners	MB - 1120	6/30/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Lending Tree, Inc.
Stacy Snyder	MLB - 708	3/15/2004	\$1,000	Failure to obtain approval prior to acquisition of 40% of stock in CapitalBanc Mortgage Corporation
Stewart D. Sachs	MLB - 655	12/18/2000	\$1,000	Failure to obtain approval prior to acquiring the stock of Fidelity First Lending, Inc.
Technical Olympic USA, Inc.	MLB - 549	10/30/2001	\$1,000	Failure to obtain approval prior to acquiring the stock of Preferred Home Mortgage Company
Thomas Yost, Sr.	MB - 1369	11/20/2003	\$1,000	Failure to obtain approval prior to acquiring more than 25% of the stock of Calvert Mortgage Corporation, LLC
Transamerica Corporation	ML - 269	9/24/1999	\$1,000	Failure to obtain approval prior to acquiring the stock of Transamerica Mortgage Company